

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
Wendy Stewart Grugle	§	Case No. 14-52807
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Dynele Schinker-Kuharich
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 14-52807 AMK Judge: Alan M. Koschik Trustee Name: Dynele Schinker-Kuharich
Case Name: Wendy Stewart Grugle Date Filed (f) or Converted (c): 10/23/2014 (f)
341(a) Meeting Date: 12/09/2014
For Period Ending: 06/22/2015 Claims Bar Date: 06/19/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2225 Buchtel Blvd, Denver Co Pin: 052-342-313-5135	160,000.00	0.00		0.00	FA
2. Available Cash	100.00	0.00		0.00	FA
3. Checking/Savings Account(S) With Usaa, Pnc, & Huntington	1,250.00	0.00		0.00	FA
4. Misc. Used Household Goods And Furnishings	1,850.00	0.00		0.00	FA
5. Misc. Used Items	625.00	0.00		0.00	FA
6. Used Clothing	1,700.00	0.00		0.00	FA
7. Misc. Used Costume Jewelry	265.00	0.00		0.00	FA
8. Prorated 2014 Income Tax Refund(s)	0.00	0.00		0.00	FA
9. Preference via garnishment - Capital One Scheduled on the Statement of Financial Affairs.	0.00	645.10		645.10	FA
10. PNC Checking Account	0.00	0.00		0.00	FA
11. Huntington Savings Account	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$165,790.00	\$645.10	\$645.10	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

6/22/15 Tricia - sent TFR to UST

Initial Projected Date of Final Report (TFR): 04/25/2016

Current Projected Date of Final Report (TFR): 06/22/2015

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-52807
Case Name: Wendy Stewart Grugle

Trustee Name: Dynele Schinker-Kuharich
Bank Name: Union Bank
Account Number/CD#: XXXXXX9088
Checking
Blanket Bond (per case limit): \$2,000,000.00
Separate Bond (if applicable):

Exhibit B

Taxpayer ID No: XX-XXX7777
For Period Ending: 06/22/2015

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/24/15	9	Capital One 15000 Capital One Drive Richmond, VA 23238	Preference Payment	1141-000	\$645.10		\$645.10

COLUMN TOTALS	\$645.10	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$645.10	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$645.10	\$0.00

Page Subtotals: \$645.10 \$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX9088 - Checking	\$645.10	\$0.00	\$645.10
	-----	-----	-----
	\$645.10	\$0.00	\$645.10

	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$645.10		
Total Gross Receipts:	\$645.10		

Page Subtotals: \$0.00 \$0.00

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-52807-AMK

Date: June 22, 2015

Debtor Name: Wendy Stewart Grugle

Claims Bar Date: 6/19/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Dynele Schinker-Kuharich 4300 Lynn Road, Suite 206 Ravenna, OH 44266	Administrative		\$0.00	\$161.28	\$161.28
100 2200	Dynele Schinker-Kuharich 4300 Lynn Road, Suite 206 Ravenna, OH 44266	Administrative		\$0.00	\$10.78	\$10.78
1 300 7100	Fifth Third Bank 1830 East Paris S.E., MS #RSCB3E Grand Rapids, MI 49546	Unsecured	Claim filed 12/15/2014	\$1,143.00	\$3,194.34	\$3,194.34
2 300 7100	AMERICAN INFOSOURCE LP AS AGENT FOR Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured	Claim filed 01/09/2015	\$0.00	\$2,676.84	\$2,676.84
3 300 7100	N. A. Bank Of America Bank Of America, N.A. P.O. Box 15102 Wilmington, DE 19886-5102	Unsecured	Claim filed 01/30/2015	\$9,469.00	\$9,469.69	\$9,469.69
4 300 7100	University Of Denver C/O Vargo & Janson Pc Po Box 280389 Lakewood Co 80228	Unsecured	Claim filed 02/27/2015	\$0.00	\$628.44	\$628.44
5 300 7100	Usaa Federal Savings Bank C O Weinstein,Pinson And Riley, Ps P.O. Box 3978 Seattle, Wa 98124-3978	Unsecured	Claim filed 03/10/2015	\$27,830.00	\$5,143.33	\$5,143.33
6 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured	Claim filed 03/17/2015	\$7,937.00	\$7,937.63	\$7,937.63
7 300 7100	Nebraska Furniture Mart Texas Attn: Ann Schlemmer, Dept. 08444 5600 Nebraska Furniture Mart Drive The Colony, Tx 75056	Unsecured	Claim filed 03/18/2015	\$1,564.00	\$1,587.67	\$1,587.67

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-52807-AMK
Debtor Name: Wendy Stewart Grugle
Claims Bar Date: 6/19/2015

Date: June 22, 2015

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
8 300 7100	Keybank N. A. Keybank N.A. P.O. Box 94968 Cleveland, OH 44101	Unsecured	Claim filed 04/27/2015	\$0.00	\$11,930.41	\$11,930.41
9 300 7100	Keybank N. A. Keybank N.A. P.O. Box 94968 Cleveland, OH 44101	Unsecured	Claim filed 04/27/2015	\$0.00	\$6,954.29	\$6,954.29
11 300 7100	N. A. Jpmorgan Chase Bank Jpmorgan Chase Bank, N.A. C/O Real Time Resolutions, Inc. P.O. Box 35888 Dallas, TX 75235	Unsecured	Claim filed 06/08/2015	\$8,522.00	\$8,522.35	\$8,522.35
10 400 4120	University Park Tower Homeowners Association, Inc. C/O Moeller Graf, P.C. 385 Inverness Parkway, Suite 200 Englewood, Co 80122	Secured	Claim filed 06/02/2015	\$0.00	\$3,414.80	\$3,414.80
Case Totals				\$56,465.00	\$61,631.85	\$61,631.85

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-52807

Case Name: Wendy Stewart Grugle

Trustee Name: Dynele Schinker-Kuharich

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10	University Park Tower Homeowners Association, Inc.	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Dynele Schinker-Kuharich	\$	\$	\$
Trustee Expenses: Dynele Schinker-Kuharich	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Fifth Third Bank	\$ _____	\$ _____	\$ _____
2	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ _____	\$ _____	\$ _____
3	N. A. Bank Of America	\$ _____	\$ _____	\$ _____
4	University Of Denver	\$ _____	\$ _____	\$ _____
5	Usaa Federal Savings Bank	\$ _____	\$ _____	\$ _____
6	Discover Bank	\$ _____	\$ _____	\$ _____
7	Nebraska Furniture Mart Texas	\$ _____	\$ _____	\$ _____
8	Keybank N. A.	\$ _____	\$ _____	\$ _____
9	Keybank N. A.	\$ _____	\$ _____	\$ _____
11	N. A. Jpmorgan Chase Bank	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE